

Table I.D.1.c(2004) Average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	10,050	9,572	10,235	9,792	10,441	10,137	9,896	10,144
Industry group **								
Agric., fish., forest.	9,551	7,224	11,490	9,504	12,591 *	8,484 *	8,761	12,382
Mining and manufacturing	10,399	9,282	8,469	8,886	10,054	11,380	8,738	11,025
Construction	10,230	9,671	10,131	11,568	8,544	11,635	10,387	9,919
Utilities and transp.	9,083	10,485	9,603	8,376	10,550	8,780	9,816	8,866
Wholesale trade	10,349	10,459	12,033	11,785	12,712	7,875	12,038	8,952
Fin. svcs. and real estate	10,036	11,125	9,635	10,153	11,631	9,585	10,663	9,911
Retail trade	8,890	9,409	9,565	8,626	9,191	8,640	9,177	8,784
Professional services	11,044	9,174	10,731	8,552	10,772	13,073	9,444	12,215
Other services	9,259	9,751	10,952	9,924	10,827	7,223	9,913	8,648
Ownership								
For profit, incorporated	10,045	9,362	10,358	9,980	10,153	10,186	9,926	10,113
For profit, unincorporated	9,362	10,043	9,571	7,067	9,987	8,688	9,541	9,198
Nonprofit	11,014	10,842	10,313	9,902	12,147	11,177	10,268	11,426
Age of firm								
Less than 5 years	9,556	8,954	10,231	8,785	10,638	5,081 *	9,338	10,159
5-9 years	9,644	9,333	10,419	7,967	10,288	12,802	9,490	10,247
10-19 years	10,084	8,951	11,168	10,644	11,191	8,345	10,005	10,246
20 or more years	10,204	10,292	9,779	9,905	10,205	10,409	10,096	10,262
Unknown	9,797	.	.	5,607 *	10,023	9,874	5,607 *	9,876
Multi/single status								
2 or more locations	10,160	9,151	10,997	9,637	10,710	10,079	10,271	10,154
1 location only	9,919	9,582	10,186	9,844	9,963	11,048	9,868	10,092
Percent full-time employees								
Less than 25%	9,498	8,852	11,655	13,776	7,155	7,234	10,048	9,173
25-49 %	9,263	9,361	10,904	12,234	8,891	7,375	10,823	8,146
50-74 %	9,760	10,730	11,964	8,676	9,384	9,331	10,890	9,230
75% or more	10,140	9,424	9,949	9,683	10,724	10,430	9,722	10,404
Union presence								
No union employees	9,750	9,585	10,102	9,520	10,347	9,497	9,764	9,735
Has union employees	10,587	9,386	11,599	14,441	10,513	10,378	11,674	10,430
Unknown	10,879	9,404	7,946	5,148 *	13,682	10,969	8,489	10,997
Percent low wage employees								
50% or more low wage	8,566	8,821	11,159	8,638	8,823	7,829	9,336	8,150
Less than 50% low wage	10,300	9,705	10,096	10,022	10,577	10,576	9,983	10,497

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.c(2004) Standard error for average total family premium (in dollars) for any-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	185.36	275.01	299.71	356.54	527.27	331.81	209.41	317.97
Industry group **								
Agric., fish., forest.	1,383.71	1,401.61	3,290.36	2,834.28	3,788.21 *	2,682.88 *	1,411.61	3,341.28
Mining and manufacturing	505.48	998.23	1,008.02	938.12	588.29	700.07	357.04	628.24
Construction	431.80	428.22	2,232.79	2,395.52	1,373.78	2,689.84	362.04	1,434.92
Utilities and transp.	337.53	1,546.06	1,875.24	1,817.79	2,405.87	631.98	565.47	603.42
Wholesale trade	797.98	389.81	1,620.19	1,626.21	2,750.14	1,273.04	802.13	913.69
Fin. svcs. and real estate	723.09	1,437.65	2,184.16	1,473.14	1,910.94	735.56	986.29	774.17
Retail trade	288.14	808.92	1,264.81	413.76	1,112.84	780.39	543.40	440.99
Professional services	423.18	471.54	986.02	739.24	1,016.21	863.98	362.20	836.89
Other services	385.07	586.55	1,043.27	1,070.17	1,518.64	809.82	383.41	685.48
Ownership								
For profit, incorporated	238.58	348.41	337.16	392.98	708.51	370.97	175.60	363.29
For profit, unincorporated	195.85	584.59	1,514.58	1,243.75	1,223.09	1,580.89	418.79	911.90
Nonprofit	432.73	1,682.05	1,892.29	530.36	833.00	1,523.45	1,320.33	622.58
Age of firm								
Less than 5 years	377.09	590.00	2,003.87	2,094.84	2,749.63	1,643.86 *	426.30	2,081.79
5-9 years	546.08	574.20	1,768.53	1,326.74	2,486.16	2,881.77	627.79	744.32
10-19 years	345.72	530.84	812.32	835.33	1,903.27	2,004.33	394.82	870.02
20 or more years	296.55	471.21	369.76	263.52	540.20	462.45	281.00	443.25
Unknown	617.37	.	.	1,713.39 *	2,432.52	613.28	1,713.39 *	609.25
Multi/single status								
2 or more locations	317.89	2,240.90	1,361.06	611.67	559.73	365.94	869.30	351.32
1 location only	155.16	276.20	348.48	449.87	583.29	1,767.50	231.97	604.41
Percent full-time employees								
Less than 25%	995.29	1,979.82	2,625.95	3,460.85	1,742.36	2,160.03	1,249.72	1,730.38
25-49 %	734.43	1,629.42	1,912.32	2,785.67	1,700.54	1,268.58	1,341.09	1,106.55
50-74 %	334.33	700.62	918.77	1,057.05	1,028.49	654.02	601.05	462.82
75% or more	208.00	302.03	314.03	385.29	516.39	361.31	218.86	345.95
Union presence								
No union employees	289.67	284.03	301.79	371.52	653.91	575.27	234.25	455.38
Has union employees	494.97	1,704.44	2,516.68	2,835.00	590.61	588.97	803.12	537.75
Unknown	635.35	2,545.59	2,359.89	1,627.94 *	3,806.09	631.08	2,128.95	642.83
Percent low wage employees								
50% or more low wage	429.51	780.39	944.85	850.14	763.41	454.56	631.69	374.79
Less than 50% low wage	179.83	267.78	312.37	397.44	563.00	303.24	212.54	302.05

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.